

In re:
Alexandra Marie Martin
Debtor

Case No. 22-12453-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Sep 15, 2023

Form ID: 318

Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2023:

Recip ID	Recipient Name and Address
db	+ Alexandra Marie Martin, 1107 Sherwood Drive, Laury Station, PA 18059-1119
14737010	++ JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 address filed with court; Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14721314	#+ Jeffrey Martin, 1349 N 21st Street, Allentown, PA 18104-2501
14721315	Joseph S. D'Amico, Jr., Esquire, Fitzpatrick Lentz & Bubba PC, Two City Center - 645 W Hamilton St, Ste 800, Allentown, PA 18101
14721317	+ Lehigh Valley Educators, 3720 Hamilton St, Allentown, PA 18103-4503
14721528	+ Lehigh Valley Educators Credit Union, 3720 Hamilton Boulevard, Allentown, Pennsylvania 18103-4503
14721319	+ Suzanne Riola, 1107 Sherwood Drive, Laury Station, PA 18059-1119
14721703	U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 15 2023 23:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 15 2023 23:36:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14724422	EDI: DISCOVER.COM	Sep 16 2023 03:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14721313	+ EDI: IRS.COM	Sep 16 2023 03:35:00	IRS, Department of Treasury, PO Box 7346, Philadelphia, PA 19101-7346
14737010	EDI: JEFFERSONCAP.COM	Sep 16 2023 03:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14727927	Email/PDF: resurgentbknotifications@resurgent.com	Sep 15 2023 23:41:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14721316	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 15 2023 23:36:00	Lakeview Loan Servicing LLC, C/O Loancare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14737460	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Sep 15 2023 23:36:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14721320	EDI: RMSC.COM	Sep 16 2023 03:35:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14721318	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 15 2023 23:41:29	Secretary of Housing & Urban Development, 451 Seventh Street SW, Washington, DC 20410-8000
14730324	+ Email/Text: bncmail@w-legal.com	Sep 15 2023 23:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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400, SEATTLE, WA 98121-3132

14721321

EDI: WTRRNBNK.COM

Sep 16 2023 03:35:00

TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop - NCD-0450, Minneapolis, MN 55445-4301

14736660

+ Email/Text: bankruptcy@bbandt.com

Sep 15 2023 23:36:00

Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2023 at the address(es) listed below:

Name **Email Address**

CHARLES LAPUTKA

on behalf of Debtor Alexandra Marie Martin claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

CHRISTINE C. SHUBERT

christine.shubert@comcast.net J100@ecfcbis.com

DENISE ELIZABETH CARLON

on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com

JOSEPH S. D'AMICO, JR.

on behalf of Creditor Lehigh Valley Educators Credit Union jsdamico@fblaw.com ccharlton@fblaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Alexandra Marie Martin	Social Security number or ITIN xxx-xx-7613
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 22-12453-pmm		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alexandra Marie Martin
aka Alexandra Sellers

9/15/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.